

Certificate Number: 15317-NJ-DE-033744932

Bankruptcy Case Number: 19-26738



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 24, 2019, at 8:57 o'clock PM PST, Kelly T Phillips completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: November 24, 2019 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor